

**Information to identify the case:**

|   |                                  |             |  |           |
|---|----------------------------------|-------------|--|-----------|
| Debtor 1  | Kathleen R Thomas                |             | Social Security number or ITIN xxx-xx-2489 |           |
|   | First Name                       | Middle Name | Last Name                                  | EIN ----- |
| Debtor 2<br>(Spouse, if filing)                       | First Name Middle Name Last Name |             | Social Security number or ITIN -----       |           |
|   | First Name                       | Middle Name | Last Name                                  | EIN ----- |
| United States Bankruptcy Court District of New Jersey |                                  |             |  |           |
| Case number: 13-33748-MBK                             |                                  |             |  |           |

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kathleen R Thomas

8/26/19

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Kathleen R Thomas  
Debtor

Case No. 13-33748-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 44

Date Rcvd: Aug 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2019.

db +Kathleen R Thomas, 1106 High Street, Burlington, NJ 08016-3204  
aty +Cristina L. Connor, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
cr +Nationstar Mortgage LLC d/b/a Mr. Cooper as servic, Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640  
cr +U.S. BANK NATIONAL ASSOCIATION, C/O Robertson, Anschutz & Schneid P.L., 6409 Congress Ave, Suite 100, Boca Raton, FL 33487-2853  
514455669 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
514318489 +Abelson & Truesdale LLC, 147 Union Avenue, Suite 1E, Middlesex, NJ 08846-1063  
514318490 Bank of America, PO Box 5170, Burlington, NJ 08016  
514318494 ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099  
(address filed with court: Continental Finance, PO Box 105125, Atlanta, GA 30348)  
514318498 +HSBC Card Services, PO Box 71104, Charlotte, NC 28272-1104  
514318502 +Lyons, Doughty & Veldhuis, P.O. Box 1269, Mount Laurel, NJ 08054-7269  
514553045 NATIONSTAR MORTGAGE, LLC, Attn: Bankruptcy Department, PO Box 630267, Irving, TX 75063,  
With copy to WPR, BK Services, 2001 Western Ave #400, Seattle, WA 98121  
514383024 +Sallie Mae Inc. on behalf of NJHESAA, P.O. Box 548, Trenton, NJ 08625-0548  
514318506 +Stock & Grimes, 804 West Avenue, Jenkintown, PA 19046-2831  
516635887 +U.S. Bank National Association, as Trustee, Nationstar Mortgage LLC, PO Box 619096,  
Dallas, TX 75261-9096  
516635888 +U.S. Bank National Association, as Trustee, Nationstar Mortgage LLC, PO Box 619096,  
Dallas, TX 75261-9741, U.S. Bank National Association, as Trust,  
Nationstar Mortgage LLC 75261-9096  
514318508 +Union Plus Credit Card, PO Box 71104, Charlotte, NC 28272-1104

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 27 2019 00:09:02 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 27 2019 00:08:59 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
cr +EDI: CBS7AVE Aug 27 2019 03:38:00 Seventh Avenue, PO Box 740933, Dallas, TX 75374-0933  
514414175 EDI: AIS.COM Aug 27 2019 03:38:00 American InfoSource LP as agent for,  
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
515093543 +EDI: ATLASACQU.COM Aug 27 2019 03:38:00 Atlas Acquisitions LLC, 294 Union St.,  
Hackensack, NJ 07601-4303  
514318496 EDI: BANKAMER2.COM Aug 27 2019 03:38:00 FIA Card Services, Po Box 15726,  
Wilmington, DE 19886-5726  
514318491 +EDI: BANKAMER.COM Aug 27 2019 03:38:00 Bank of America, Po Box 15719,  
Wilmington, DE 19886-5719  
514412298 EDI: BANKAMER.COM Aug 27 2019 03:38:00 Bank of America, N.A., NC4-105-02-99,  
PO Box 26012, Greensboro, NC 27420-6012  
514318492 +EDI: CAPITALONE.COM Aug 27 2019 03:38:00 Capital One Bank, PO Box 71083,  
Charlotte, NC 28272-1083  
514412473 EDI: CAPITALONE.COM Aug 27 2019 03:38:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
514318493 +EDI: CAPITALONE.COM Aug 27 2019 03:38:00 Capital One Bank NA, PO Box 71083,  
Charlotte, NC 28272-1083  
514385591 EDI: BL-BECKET.COM Aug 27 2019 03:38:00 Capital One, N.A., c o Becket and Lee LLP,  
POB 3001, Malvern, PA 19355-0701  
514318495 +EDI: RCSFNBMARIN.COM Aug 27 2019 03:38:00 Credit One Bank, Po Box 60500,  
City Of Industry, CA 91716-0500  
514348041 +EDI: TSYS2.COM Aug 27 2019 03:38:00 Department Stores National Bank/Visa,  
Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
514498950 EDI: DISCOVER.COM Aug 27 2019 03:38:00 Discover Bank, DB Servicing Corporation,  
PO Box 3025, New Albany, OH 43054-3025  
514318497 +EDI: RMSC.COM Aug 27 2019 03:38:00 GECRB, Bankruptcy Dept, P.O. Box 103104,  
Roswell, GA 30076-9104  
514318499 +EDI: IRS.COM Aug 27 2019 03:38:00 Internal Revenue Service, P.O. Box 7346,  
Philadelphia, PA 19101-7346  
514318500 +E-mail/Text: bncnotices@becket-lee.com Aug 27 2019 00:08:11 Kohls, PO Box 2983,  
Milwaukee, WI 53201-2983  
514318501 +EDI: RESURGENT.COM Aug 27 2019 03:38:00 LVNV Funding, PO Box 10497,  
Greenville, SC 29603-0497  
514318503 +EDI: TSYS2.COM Aug 27 2019 03:38:00 Macy's, Bankruptcy Processing, P.O. Box 8053,  
Mason, OH 45040-8053  
514549906 EDI: PRA.COM Aug 27 2019 03:38:00 Portfolio Recovery Associates, LLC,  
c/o Jc Penney Credit Card, POB 41067, Norfolk VA 23541  
514318504 +EDI: NAVIENTFKASMSERV.COM Aug 27 2019 03:38:00 Sallie Mae, Po Box 9500,  
Wilkes Barre, PA 18773-9500  
514318505 EDI: CBS7AVE Aug 27 2019 03:38:00 Seventh Avenue, 1112 7th Avenue,  
Monroe, WI 53566-1364

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 44

Date Rcvd: Aug 26, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

|           |  |   |
|-----------|--|---|
| 514423704 | +EDI: CBS7AVE Aug 27 2019 03:38:00                     | Seventh Avenue, c/o Creditors Bankruptcy Services,<br>PO Box 740933, Dallas, TX 75374-0933              |
| 514351549 | +E-mail/Text: bncmail@w-legal.com Aug 27 2019 00:09:10 | TD BANK USA, N.A.,<br>C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 |
| 514318507 | +EDI: WTRRNBNK.COM Aug 27 2019 03:38:00                | Target, Bankruptcy Dept, P.O. Box 1327,<br>Minneapolis, MN 55440-1327                                   |
| 514463199 | EDI: WFFC.COM Aug 27 2019 03:38:00                     | Wells Fargo Bank, N.A., P.O. Box 19657,<br>Irvine, CA 92623-9657  |
| 514318509 | +EDI: WFFC.COM Aug 27 2019 03:38:00                    | Wells Fargo Dealer Services, PO Box 25431,<br>Santa Ana, CA 92799-5431                                  |

TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Bruce C. Truesdale on behalf of Debtor Kathleen R Thomas brucectruesdalepc@gmail.com, bctpcecf@gmail.com;r49787@notify.bestcase.com  
Denise E. Carlon on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee for HarborView Mortgage Loan Trust 2006-4, Mortgage Loan Pass-Through Certificates, Series 2006-4 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Joshua I. Goldman on behalf of Creditor NATIONSTAR MORTGAGE LLC jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com  
Justin Plean on behalf of Creditor NATIONSTAR MORTGAGE LLC bkyecf@rasflaw.com, bkyecf@rasflaw.com;ras@cf.courtdrive.com  
Kevin M. Butterly on behalf of Creditor U.S. Bank National Association, as Trustee for HarborView Mortgage Loan Trust 2006-4, Mortgage Loan Pass-Through Certificates, Series 2006-4 bkyefile@rasflaw.com  
Kevin M. Butterly on behalf of Creditor NATIONSTAR MORTGAGE LLC bkyefile@rasflaw.com  
Laura M. Egerman on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com  
Maria Cozzini on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper as servicer for U.S. Bank National Association, as Trustee for HarborView Mortgage Loan Trust 2006-4, Mortgage Loan Pass-Through Certificates, Series 2006-4 mcozzini@sternlav.com  
Sindi Mncina on behalf of Creditor U.S. Bank National Association, as Trustee for HarborView Mortgage Loan Trust 2006-4, Mortgage Loan Pass-Through Certificates, Series 2006-4 smncina@rascrane.com  
Sindi Mncina on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION smncina@rascrane.com

TOTAL: 14